

IDAHO BANCORP

| | CPP Disbursement Date 01/16/2009 | RSSD (Holding Company) 3301883 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|-------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$228 | \$186 | -18.7% | | |
| Loans | \$184 | \$132 | -28.3% | | |
| Construction & development | \$24 | \$8 | -66.0% | | |
| Closed-end 1-4 family residential | \$20 | \$16 | -18.1% | | |
| Home equity | \$16 | \$14 | -11.7% | | |
| Credit card | \$0 | \$0 | 6.1% | | |
| Other consumer | \$1 | \$1 | -39.2% | | |
| Commercial & Industrial | \$44 | \$28 | -35.2% | | |
| Commercial real estate | \$77 | \$62 | -19.3% | | |
| | | | | | |
| Unused commitments | \$37 | \$46 | 25.4% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$25 | \$20 | -20.7% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$10 | \$7 | -25.0% | | |
| Cash & balances due | \$5 | \$12 | 155.9% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$12 | \$7 | -37.4% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$10 | \$7 | -25.2% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$210 | \$177 | -16.1% | | |
| Deposits | \$194 | \$162 | -16.7% | | |
| Total other borrowings | \$16 | \$14 | -8.9% | | |
| FHLB advances | \$15 | \$14 | -6.7% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$18 | \$9 | -49.6% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$7 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 7.5% | 4.7% | -- | | |
| Tier 1 risk based capital ratio | 8.8% | 5.8% | -- | | |
| Total risk based capital ratio | 10.1% | 7.1% | -- | | |
| Return on equity ¹ | -82.0% | -85.8% | -- | | |
| Return on assets ¹ | -7.0% | -4.7% | -- | | |
| Net interest margin ¹ | 3.5% | 3.8% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 38.1% | 50.1% | -- | | |
| Loss provision to net charge-offs (qtr) | 100.8% | 76.1% | -- | | |
| Net charge-offs to average loans and leases ¹ | 5.7% | 6.9% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 54.6% | 58.9% | 6.7% | 15.4% | -- |
| Closed-end 1-4 family residential | 9.9% | 25.8% | 0.4% | 0.1% | -- |
| Home equity | 0.0% | 4.6% | 0.6% | 0.7% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.0% | 0.1% | 0.1% | -- |
| Commercial & Industrial | 4.7% | 10.8% | 0.0% | 1.7% | -- |
| Commercial real estate | 7.2% | 10.1% | 0.6% | 0.7% | -- |
| Total loans | 12.2% | 14.3% | 1.4% | 1.7% | -- |